


PREPARED BY: JOHN RUDD
MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN,
LLC
1587 Northeast Expressway
Atlanta, GA 30329
(770) 324-0181

MSP FILE NO.: 221.0812723AL/K
LOAN NO.: 0204286207

STATE OF ALABAMA
COUNTY OF SHELBY


20081201000452440 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/01/2008 11:30:27AM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on September 25, 2006, **Heather R. Paulson, wife and husband, John F. Paulson, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns**, which said mortgage is recorded in Instrument No. 20061019000518880, in the Office of the Judge of Probate of Shelby County, Alabama ; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 10/15, 10/22, 10/29; and

WHEREAS, on November 6, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns in the amount of **ONE HUNDRED EIGHTY-EIGHT THOUSAND EIGHTY-SEVEN AND 08/100 DOLLARS (\$ 188,087.08)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns; and

WHEREAS, Mark Prince, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED EIGHTY-EIGHT THOUSAND EIGHTY-SEVEN AND 08/100 DOLLARS (\$ 188,087.08), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact

and auctioneer at said sale, do hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 97, according to the plat of Hidden Forest, as recorded in Map Book 35, Page 117, in the Office of the Judge of Probate of Shelby County, Alabama.

SOURCE OF TITLE: Instrucment# 20061019000518870

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns, its successors and assigns forever; subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Heather R. Paulson, wife and husband, John F. Paulson and Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 6th day of November, 2008.

BY:

AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

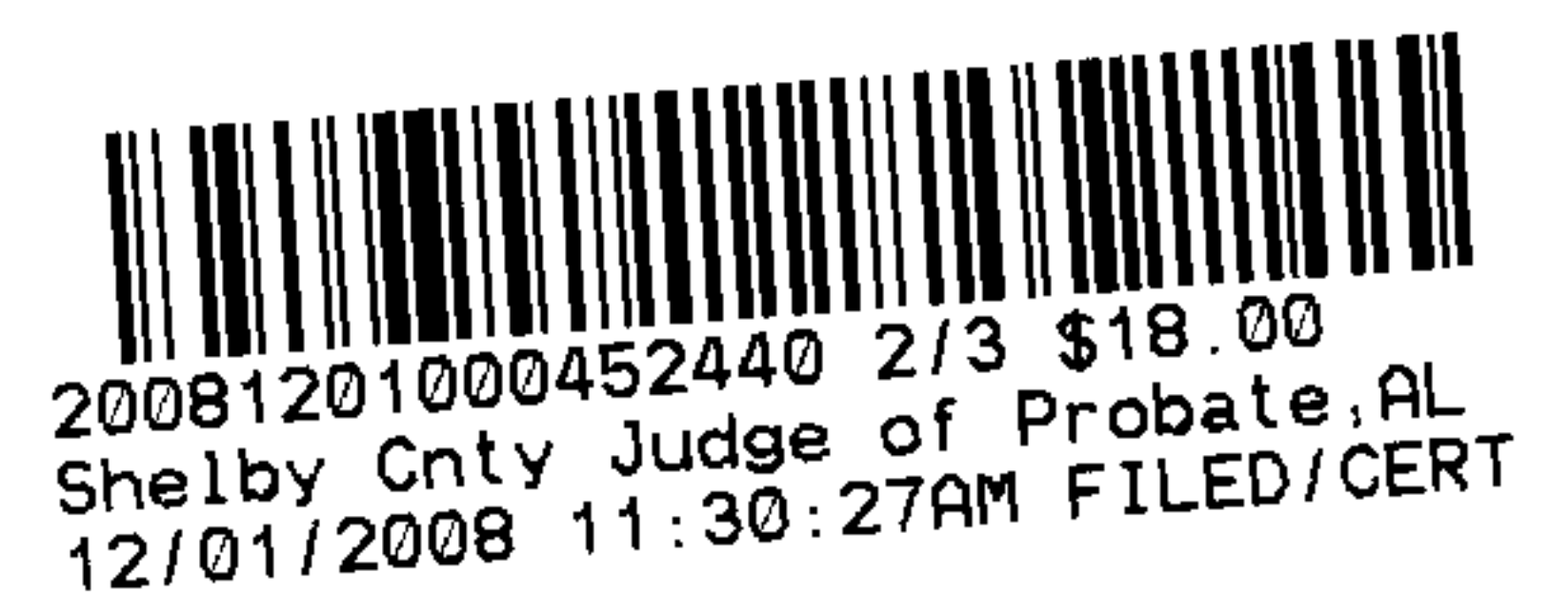
Mike Prince, whose name as attorney-in-fact and auctioneer for Heather R. Paulson, wife and husband, John F. Paulson and Mortgage Electronic Registration Systems, Inc acting solely as nominee for First American Bank, its successors and assigns, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that being informed of the contents of said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 6th day of November, 2008.

Iva Dean Roper
NOTARY PUBLIC


My Commission Expires: 12/31/09

Grantee Name / Send tax notice to:
ATTN: Margaret Giron



SunTrust Mortgage, Inc.
P O Box 27767
Richmond, VA 23261

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